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LOWELL HOUSING STUDY

STANDARD TITLE PAGE FOR TECHNICAL REPORTS	1. Report No.	2. Gov't Accession No.	3. Recipient's Catalog No.
4. Title and Subtitle TOWN OF LOWELL INITIAL HOUSING ELEMENT			5. Report Date June 1978 6. Performing Organization Code
7. Author(s) William M. Maskal			8. Performing Organization Rept. No.
9. Performing Organization Name and Address N.C. Dept. Natural Resources and Community Development Division of Community Assistance P.O. BOX 27687 - RALEIGH, N.C. 27611			10. Project/Task/Work Unit No. 11. Contract/Grant No. CPA-NC-04-00-1011
12. Sponsoring Agency Name and Address Department of Housing and Urban Development 451 Seventh Street, S.W. Washington, D.C. 20410			13. Type of Report & Period Covered Final 14. Sponsoring Agency Code

15. Supplementary Notes

Prepared in cooperation with the Town of Lowell Planning Board.

16. Abstracts

An examination of housing characteristics within the corporate limits and the extraterritorial area of the Town of Lowell with specific emphasis on housing conditions and implementation strategies to improve the housing stock and housing opportunities for the citizens of Lowell.

17. Key Words and Document Analysis. (a). Descriptors

17b. Identifiers/Open-Ended Terms

17c. COSATI Field/Group

18. Distribution Statement	19. Security Class (This Report)	21. No. of Pages
Available to the public from the Lowell Planning Board.	UNCLASSIFIED	39
	20. Security Class. (This Page) UNCLASSIFIED	22. Price $3.00

Form CFSTI-35 (4-70)

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The preparation of this report was financed in part through a Comprehensive Planning Grant from the U. S. Department of Housing and Urban Development.

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CHAPTER I

INTRODUCTION

This housing element is intended to provide the Town of Lowell with additional housing information and data to supplement the previously prepared Land Development Plan and to complement the housing section of that document in order to insure a comprehensive approach to the Land Use Plan. This housing element seeks to act as an addendum to these previously prepared studies and provide a framework to develop a comprehensive housing plan.

PURPOSE

The purpose of this plan is to assess the overall housing conditions in Lowell, analyze the existing housing stock, survey the quality of existing neighborhoods, and develop detailed housing data to aid in developing an overall housing strategy. The plan itself will be designed to provide a detailed outline for the local public officials, community leaders, and developers to work with jointly in developing an overall program to meet the goal of eliminating substandard housing and providing a more diverse type of housing stock to meet the needs of the community.

SCOPE

The study examines the relationship of this housing plan to the entire planning program and The Land Development Plan of the Town of Lowell. The statement of goals and plans of action to eradicate the existing problems and obstacles to housing are included as a major part of this study. Also, with the amount of data available, consideration was given to additional housing needed to meet the demands and requirements of the Gaston County area. The purpose of this study was also to determine the availability of actual data needed to implement a Housing Plan. Also, the determination of the lack of pertinent data and how it can be obtained is included as part of the scope of this Housing Plan.

METHOD OF STUDY

The primary methodology used in this study was to consolidate and correlate all existing data and information pertaining to the Town of Lowell's housing conditions, goals, and policies. This included the use of adopted plans, housing assistance programs and data compiled locally or from the 1970 Census. All available information and data will be compiled and analyzed to develop a comprehensive Housing Plan for the Town of Lowell.

LOWELL AND EXTRATERRITORIAL AREA

Map I

STUDY AREAS AND
SUBSTANDARD HOUSING
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2. HOLBROOK JR. HIGH SCHOOL
3. NOVA CLUB
4. BEANIT HILLS
5. WASTE TREATMENT PLANT
6. PLAYGROUNDS
7. RECREATION FACILITIES
SMYRE
LOWELL
GASTONIA
SOUTH FORK RIVER
McADENVILLE
CHARLOTTE
BELMONT
INTERSTATE 85
LOWELL POWER
LOWELL WATER TREATMENT PLANT
LINEBERGER RD.
TOWN LIMITS
MAIN
SCHOOL ST.
BLACK ST.
STONE DR.
FORD ST.
MANDEVILLE DR.
WEST MAIN
SOUTH MAIN
EAST MAIN
ROBINSON ST.
BRESTOVER
OAK
HIGH
CHURCH
COBB ST.
LYNN ST.
WEST WILKINSON BLVD.
EAST WILKINSON BLVD.
CHURCH
BIRCH
ASH
POPLAR ST.
OAKLAND ST.
PEACHTREE ST.
CLAY ST.
RED CIR.
WHITE OAK DR.
ETHELYN AVE.
HAND CIR.
PARK CIR.
PARK AVE.
WALKER ST.
BRYANT ST.
SPRUCE ST.
ELM ST.
PINE ST.
DOGWOOD AVE.
COLONIAL AVE.
LOWELL AVE.
POWER AVE.
MANDEVILLE DR.
STONE DR.
FORD ST.
LINEBERGER
STONE
LOWE ST.
SEIL ST.
BRIDGE ST.
BRIDGE
MAIN
WEST MAIN
EAST MAIN
SOUTH MAIN
LOWELL
GASTONIA

REVIEW OF EXISTING HOUSING STUDIES AND ACTIVITIES

Prior to 1976, the Town of Lowell had not initiated any local housing studies or related activities. The majority of the planning work being performed for Lowell was conducted by the Gaston Regional Planning Commission, a joint County and City of Gastonia planning agency. The studies prepared by this agency dealt primarily with the county as the planning jurisdiction and the participating communities were referred to in general planning terms. Since the primary emphasis was placed on the development of the county as a whole, there is little local detailed information that is not secondary to the county. The perspective of Lowell was limited with little local data available.

The Town of Lowell retained a private planning consultant to provide technical assistance to the Planning Board and the Board of Aldermen from 1973 to June 1976. This assistance was primarily limited to the implementation and enforcement of the zoning ordinance and related land use problems. This professional arrangement was discontinued in June of 1976 and the Town of Lowell contracted with the Division of Community Assistance to provide technical assistance and to establish a comprehensive planning program. The Town of Lowell was awarded a state planning grant from the Department of Natural and Economic Resources to assist in this program development.

The work program developed included a Land Use Survey, a Land Development Plan, a Zoning Ordinance, Subdivision Regulations, a Minimum Housing Code, and a Housing Element. These plans were essential to developing and implementing a comprehensive planning program designed to meet Lowell's needs and to maximize local resources. Prior to the development of these plans, the Town's plans were developed on a county-wide basis and were subservient to the overall growth of the County and the larger urban area of Gastonia-Charlotte-Mecklenburg. The Gaston County Land Development Plan (1969) provided adequate growth policies for regional and county-wide growth trends as it is related to Lowell but only provided minimal assistance in developing growth policies for sub-planning areas such as neighborhoods, neighborhood business, Central Business, and industrial development. The impending growth therefore caused some conflict in developing and implementing goals that would directly benefit the Town of Lowell's land development and assist in formulating policies to meet the Town's housing needs.

The following broad goals and objectives were adopted in the Town of Lowell's Land Use Survey, Land Development Plan in 1976 to assist in meeting the community's housing needs:

Residential Areas and Housing

Goal: Promote a variety of housing types and prices in neighborhoods which offer a safe and pleasant living environment.

Objectives: Encourage housing in a range of prices and styles to meet the needs of all income levels and age groups.

Guide new housing developments to locations which are convenient to jobs, stores and cultural opportunities and which can be served by public utilities to the maximum extent possible.

Encourage new housing in the vicinity of existing developed areas and discourage development in isolated open space areas.

Encourage programs to improve deteriorated neighborhoods and substandard housing.

Preserve existing sound neighborhoods and phase out unsuitable land uses which infringe upon the neighborhood concept.

Provide for separation of housing from industrial or commercial areas by the use of natural or manmade buffers.

Encourage developers and builders to minimize grading and preserve the natural plant cover and topography.

Promote high quality site improvements for all types of housing.

Provide for adequate enforcement of city codes to insure compliance.

Source: Town of Lowell Land Use Survey/Land Development Plan, 1976, p. 31.

In addition to the above housing goals, the following principles and standards for development have been incorporated and adopted in the Land Development Plan:

Residential Growth Policies:

1. Future residential development shall take place on land having stable, well-drained soils and free from the dangers of flooding. Gently rolling to level topography is desirable for most residential development; however, steep topography--grade in excess of 15 percent--can be used, but it is recommended for open space/residential or low-density residential development only.

2. Residential densities shall be determined on the basis of topography, proximity to major access streets and highways, proximity to work areas, and the availability of utilities and other community facilities. Residential areas lacking both a community or public water and sewer system shall have lots not less than 20,000 square feet--or less if approved by the county sanitarian, subject to local density requirements.

3. There shall be a range of choice in residential densities in the Planning Area with, preferably, the highest densities located in or near the areas of intensive urban activities. However, there shall also be adequate, permanent open space made available in the high density areas. Lowest

densities should occupy the steeper portions and outlying areas of the Planning Area.

4. Residential development shall preserve or create a completely integrated neighborhood unit free from the influence and encroachment of incompatible uses.

5. Each residential area shall contain, or have readily accessible, all of the facilities, both private and public, that are necessary for convenient, modern living. These facilities include schools, churches, recreational areas, and neighborhood shopping facilities.

6. Elementary schools and neighborhood parks shall be located near the center of residential neighborhoods with adequate access provided by minor streets which preferably are not used as arterial routes.

7. Residential neighborhoods with sufficient population shall be provided with sidewalks to allow convenient access to individual dwelling units, churches, schools, parks, and other neighborhood facilities.

The goals and objectives, when supplemented with the adopted principles and standards for development, are intended to provide a broad based policy tool to assist in leading development and to conserve existing housing without conflict to compatible growth. While the above statements are broad based, they do define the intent of the town to address housing as a key element of a comprehensive planning program that will be compatible with existing and future land use. The goals, objectives, and policies for housing provide a foundation for controlled growth planning and assist in developing more detailed housing goals, policies and actions as sub-geographic planning areas of the town. To clarify this approach, an overview of the housing supply is given in the next section.

CHAPTER II

HOUSING SUPPLY - SUMMARY OF HOUSING CHARACTERISTICS

The 1970 Census information on housing and population provides the most comprehensive information available for Lowell. Admittedly, this data is now over eight years old and the community has not remained static. However, this information still presents a reliable overview of housing conditions and occupancy characteristics as they presently exist. In this section, some of the most important indicators will be estimated and updated where possible. In addition, local surveys and relevant housing changes will also be presented to update this overview.

CURRENT HOUSING STOCK

Lowell's housing supply has been dominated by the single-family detached unit. Of the total housing units that existed in 1970, approximately 93% were single-family detached units. Table 1 outlines the total composition of the housing stock in 1970.

TABLE 1

COMPOSITION OF HOUSING STOCK - 1970

TYPE OF UNIT	NUMBER OF UNITS	PERCENT OF TOTAL STOCK
Single-Family	961	93%
Duplex	14	1%
Multi-Family	22	2%
Mobile Home	37	4%
TOTAL	1034	100%

In comparison, a Division of Community Assistance Field Survey conducted in 1976 illustrates only a slight change in housing stock composition.

TABLE 2

COMPOSITION OF THE HOUSING STOCK - 1976

TYPE OF UNIT	NUMBER OF UNITS	PERCENT OF TOTAL STOCK
Single-Family	1009	91%
Multi-Family	39	3%
Mobile Home	63	6%
TOTAL	1107	100%

STRUCTURAL CONDITIONS

The following table (#3) illustrates the general housing conditions for Lowell and the extraterritorial area (defined as extending one mile from the existing town limits).

TABLE 3

GENERAL HOUSING CONDITIONS OF LOWELL PLANNING AREA

	Lowell		Extraterritorial Area		Total	
	#	%	#	%	#	%
Total Housing Units						
Standard	996	89.9	211	87.2	1,207	89.4
Deteriorating	95	8.6	20	8.2	115	8.5
Dilapidated	16	1.5	11	4.6	27	2.1

Source: Housing Survey conducted by the Division of Community Assistance, Department of Natural and Economic Resources, October 1976.

Notes: Standard Housing - units which are structurally sound and need, at worst, only minor repairs.

Deteriorated Housing - units which need one or more major repairs which are economically feasible to make.

Dilapidated Housing - units which have major structural damage of some type and are economically unfeasible to repair.

Mobile Homes - 63 mobile homes inside town limits
52 mobile homes in extraterritorial area
115

Mobile homes are also included in totals for sound housing when category applies.

The structural conditions of the total housing units have been improved significantly within the last two years, primarily through the town's efforts to use two Community Development Block Grants. The first grant, awarded in fiscal year 1976-77, was for $310,000.00 and a major emphasis was on housing rehabilitation and a winterization program. In this fiscal year (1977-78), an additional grant of $229,000.00 was awarded and the Town of Lowell continued the emphasis on housing rehabilitation and neighborhood improvements.

The results of this two year effort has been the rehabilitation of 62 homes (includes major and minor rehabilitation) and the clearance of 6 dilapidated homes. This program has also upgraded public facilities which has acted as a catalyst for redevelopment in two areas of the town that were blighted. The program is continuing at the present time and an additional $800,000.00 grant is being applied for to continue housing rehabilitation and a neighborhood conservation project.

AGE OF HOUSING STOCK

The following table illustrates a comparison of the age of housing stock between the State of North Carolina, Gaston County and the Town of Lowell.

TABLE 4

YEAR STRUCTURE BUILT

NORTH CAROLINA, GASTON COUNTY, LOWELL

	1969-70	1965-68	1960-64	1950-59	1940-49	1939-earlier
North Carolina[1]	4.7%	12.6%	13.5%	22.0%	15.6%	31.6%
Gaston County[2]	3.8%	10.6%	14.2%	23.5%	17.2%	30.6%
Lowell[3]	1.8%	4.4%	13.1%	23.5%	18.8%	38.2%

Source: 1. Table 35, U. S. Census of Housing, 1970
2. Table 62, U. S. Census of Housing, 1970
3. Table 58, U. S. Census of Housing, 1970

As illustrated in Table 4, the housing stock in Lowell reflects a static residential development pattern with relatively few housing units having been built in the 1960's and a majority of the housing stock constructed before 1940. The main explanation for this static development can be attributed to the historical development of the Town of Lowell. The major residential development occurred with the establishment of the textile industry in Lowell in the 1920's and 1930's. A large number of company owned "mill housing" was built to provide housing for the labor force of the mills and to act as an incentive to bring labor that was involved in agriculture into the textile industry. Today, the influence of this type of housing is still evident and still accounts for a majority of the Town's housing stock.

OCCUPANCY AND UTILIZATION CHARACTERISTICS

The following tables and related written materials provide an in depth look at the residents that occupy the existing housing stock in Lowell and the basic characteristics of the housing units.

Table 5 illustrates that a larger percentage of elderly reside in Lowell than the county average or the surrounding urbanized areas. The per capita income is also considerably lower than the county. The fixed incomes of this elderly population contribute to a lower per capita income average but also illustrates that specialized housing needs will occur for this segment of the population. In addition, Lowell's housing illustrates a much larger percent of overcrowded housing with 4.7 persons per housing unit with 13% of all homes being overcrowded. This housing problem is compounded with 16% of all housing stock lacking one or more plumbing facilities.

Table 6 illustrates that 354 families or approximately 39% of all families in Lowell earn less than $7,999.00 a year. The mean family income for Lowell is approximately $9,384, and, if the "rule of thumb" is used that a family not spend more than 2½ times the annual income for a home, then the housing demand would be for homes in the $23,000 to $24,000 price range. If ten percent is put down as a down payment and a mortgage is given for $21,600, at the present market rate of 9 percent, the average monthly payment would be approximately $175.00 a month to retire the principal plus an additional $30.00 for fire insurance, city and county taxes and miscellaneous charges -- resulting in a monthly payment of approximately $205.00. If the "rule of thumb" applies that a family should not pay more than 25 percent of the monthly income for shelter, then based on the above cost figures, the average family would have to pay $205.00 a month house payment on a gross monthly income of $779, and 25 percent of this gross is $194.77 per month.

Relative to the rising costs of new housing -- with the average basic house presently costing over $28.00 a square foot -- it appears that a large percentage of Lowell's residents could not afford a new house even if a new home could be purchases for $24,000 without some form of assistance, either through a subsidized mortgage rate or some other form of housing assistance.

TABLE 5

SOCIO-ECONOMIC PROFILE, 1970

LOWELL-GASTON COUNTY, CHARLOTTE-MECKLENBURG COUNTY

Location	Population		Education	Income		Housing		
	% Minorities	% Elderly 65+	Median Years of School Completed by Persons over 25	Per Capita Income in $	% Income Less than Poverty Level	Persons per Unit	% Over-crowding	% Lacking One or More Plumbing Facilities
Lowell	10.6	9.0	9.0	$2541	9.4	4.7	13	16
Gaston Co.	12.3	7.5	9.5	$2748	9.5	3.3	11	9.3
Charlotte	26.8	6.7	12.0	$3287	10.1	2.7	8.1	1.1
Mecklenburg	24.1	6.6	12.2	$3323	9.4	3.2	5	2.2

Source: 1970 U. S. Bureau of the Census, General Social and Economic Characteristics.

1970 U. S. Bureau of the Census, General Population Characteristics.

TABLE 5

SOCIO-ECONOMIC PROFILE, 1970

LOWER-EASTON COUNTY, DEMOGRAPHIC-ECONOMIC COMPOSITE

	Population		Education	Income		Housing		
Location	% Nonwhites	% Elderly 65+	Median Years of School Completed by Persons over 25	% Tax-Exempt Income in $	% Income Less than Poverty Level	% Persons per Unit	% Overcrowding	% Lacking One or More Plumbing Facilities
Lowell	30.6	9.0	9.0	$2361	9.4	6.7	17	10
Easton Ln.	12.7	7.5	9.5	$2296	9.5	3.3	10	9.3
Charlotte	26.8	8.7	12.0	$2187	10.1	2.7	8.1	1.1
Wackenburg	24.1	8.6	12.2	$2325	9.4	3.2	5	2.2

Source: 1970 U. S. Bureau of the Census, General Social and Economic Characteristics;

1970 U. S. Bureau of the Census, General Population Characteristics.

TABLE 6

FAMILY INCOME LEVELS, GASTON COUNTY, LOWELL

INCOME LEVEL	GASTON COUNTY		LOWELL	
	Number of Families by Income Level	Percent in Each Family Income Level	Number of Families by Income Level	Percent in Each Family Income Level
Less than $1,000	683	2	22	2
1,000 to 1,999	1214	3	26	3
2,000 to 2,999	1556	4	24	3
3,000 to 3,999	1911	5	23	3
4,000 to 4,999	2342	6	52	6
5,000 to 5,999	2752	7	52	6
6,000 to 6,999	2885	7	48	5
7,000 to 7,999	3169	8	107	12
8,000 to 8,999	3426	9	106	12
9,000 to 9,999	3225	8	76	8
10,000 to 11,999	5770	15	151	17
12,000 to 14,999	5172	13	135	15
15,000 to 24,999	4101	10	60	7
25,000 to 49,999	677	2	16	1
50,000 or more	198	1	-	-
TOTAL	39,081	100%	898	100%
MEAN FAMILY INCOME	$9,789		$9,384	

Source: U. S. 1970 Census of Population, General Social and Economic Characteristics.

TABLE 6

FAMILY INCOME LEVELS, GASTON COUNTY, LOWELL

INCOME LEVEL	GASTON COUNTY		LOWELL	
	Number of Families by Income Level	Percent in Each Family Income Level	Number of Families by Income Level	Percent in Each Family Income Level
Less than $1,000	983	2	22	2
1,000 to 1,999	1214	3	26	3
2,000 to 2,999	1536	4	24	3
3,000 to 3,999	1911	5	23	3
4,000 to 4,999	2342	6	52	6
5,000 to 5,999	2752	7	52	6
6,000 to 6,999	2865	7	68	5
7,000 to 7,999	3185	8	107	12
8,000 to 8,999	3436	9	106	12
9,000 to 9,999	3245	8	76	8
10,000 to 11,999	5770	15	151	17
12,000 to 14,999	5172	13	135	15
15,000 to 24,999	4101	10	60	7
25,000 to 49,999	677	2	16	1
50,000 or more	198	1	-	-
TOTAL	39,981	100%	974	100%
MEAN FAMILY INCOME	$9,189		$9,386	

Source: U.S. 1970 Census of Population, General Social and Economic Characteristics.

TABLE 7

HOUSING UNITS BY RACE AND TENURE OF OCCUPANCY,

GASTON COUNTY/LOWELL, 1970

HOUSING UNITS	NUMBER OF UNITS		% OF TOTAL	
	Gaston County	Lowell	Gaston County	Lowell
Owner Occupied Units				
White	27,381	613	59	60
Negro	2,122	37	5	3
Other	39	-	-	-
Subtotal	29,542	650	64	63
Renter Occupied Units				
White	12,607	299	27	29
Negro	2,570	49	6	5
Other	38	-	-	-
Subtotal	15,215	348	33	34
Vacant Year-Round	1,353	30	3	3
Total Year-Round Housing Units	46,110	1,028	100	100

Source: U. S. Census of Housing, 1970.

Table 7 illustrates a disproportionate number of owner-occupied housing units being occupied by white families with a disproportionate amount of renter occupied units being occupied by black families. This table illustrates that housing opportunities have been limited to minorities in Lowell.

TABLE 7

HOUSING UNITS BY RACE AND TENURE OF OCCUPANCY,

LOWELL AND GASTON COUNTY, 1970

HOUSING UNITS	NUMBER OF UNITS		% OF TOTAL	
	Gaston County	Lowell	Gaston County	Lowell
Owner Occupied Units				
White	27,361	613	59	80
Negro	2,122	37	5	5
Other	29	-	-	-
Subtotal	29,542	650	64	85
Renter Occupied Units				
White	12,607	109	27	14
Negro	2,570	49	6	6
Other	32	-	-	-
Subtotal	15,215	348	33	46
Vacant Year-Round	1,353	20	3	3
Total Year-Round Housing Units	46,110	1,028	101	134

Source: U. S. Census of Housing, 1970.

Table 7 illustrates a disproportionate number of owner-occupied housing units being occupied by white families with a disproportionate amount of renter occupied units being occupied by black families. This table illustrates that housing opportunities have been limited to minorities in Lowell.

TABLE 8

MEDIAN VALUE OF OWNER OCCUPIED UNITS,

NORTH CAROLINA, GASTON COUNTY, LOWELL

	All Occupied Units*	Owner Occupied Units With All Plumbing
North Carolina	$12,800	$13,700
Gaston County	$11,400	$11,700
Lowell	$ 9,500	$ 9,700

Source: U. S. Census of Housing, 1970.

*Limited to one-family homes on less than 10 acres and no business on property.

The above table illustrates that the median value of housing in Lowell is considerably less than the county or the state. This is primarily due to the lack of new construction in recent years and the dominance of mill housing as the major type of housing stock in the town.

TABLE 9

RACIAL HOUSEHOLD CHARACTERISTICS - GASTON COUNTY - LOWELL

	# Occupied Households	# Black Occupied Households	# Owner Occupied Households	# Black Owner Occupied Households
Gaston County	40,457	4,397	25,860	1,954
Lowell	998	86	650	37

	# Renter Occupied Units	# Black Renter Occupied Units	# Rental Units Lacking Some or All Plumbing	# Black Rental Units Lacking Some or All Plumbing Facilities
Gaston County	14,597	2,448	2,186	978
Lowell	348	49	N/A	N/A

Source: 1970, U. S. Census of Housing.

TABLE 8

MEDIAN VALUE OF OWNER OCCUPIED UNITS,

NORTH CAROLINA, GASTON COUNTY, LOWELL

	All Occupied Units*	Owner Occupied Units With All Plumbing
North Carolina	$22,800	$13,700
Gaston County	$11,600	$11,700
Lowell	$ 9,500	$ 9,700

Source: U. S. Census of Housing, 1970.

*Limited to one-family homes on less than 10 acres and no business on property.

The above table illustrates that the median value of housing in Lowell is considerably less than the county or the state. This is primarily due to the lack of new construction in vacant years and the dominance of mill housing as the major type of housing stock in the town.

TABLE 9

RACIAL HOUSEHOLD CHARACTERISTICS - GASTON COUNTY - LOWELL

	# Black Occupied Households	# Owner Occupied Households	# Black Owner Occupied Households
Gaston County	40,497	4,397	25,980	1,954
Lowell	398	56	850	37

	# Black Occupied Units	# Rental Units	# Black Rental Units Lacking All Plumbing Facilities
Gaston County	13,317	4,445	2,186	478
Lowell	398	49	N/A	N/A

Source: 1970, U. S. Census of Housing.

Table 9 further supports the data of Table 7 in relation to the racial household characteristics and the disproportionate number of black renters vs. white home owners.

CHAPTER III

ENVIRONMENTAL/NEIGHBORHOOD QUALITY

HOUSING

The housing stock in Lowell (according to a 1976 field survey) is fair with 10.6% of the homes in substandard condition (see Table 3). Approximately 2.1% were dilapidated with another 8.5% in need of some repair. The housing stock in need of the most repair are those units characterized as "mill housing" or those houses that were built by or for the employees of the textile mills in Lowell. Many of these units are vacant and have been vandalized or allowed to deteriorate. The effect of this situation has perpetuated blight and has had a negative impact upon the surrounding homes. These units should be removed through condemnation and the enforcement of the recently adopted minimum housing code in order to stabilize these existing neighborhoods. The Town should also continue to apply for Community Development Funds to assist in clearance and rehabilitation of these units.

The mobile home has played only a minor role in the upgrading of housing conditions in Lowell and represents only 8.9% of the combined number of units in the planning area. Most of these units are new but have not been properly regulated or set up in the planning area. The result has been scattered mobile homes throughout the planning area that do not meet the minimum standards for setting up a mobile home or mobile home park. The Town of Lowell has recently adopted a zoning ordinance that provides for adequate regulation of mobile homes and also minimum standards of setting up a mobile home for residential use.

The residential development patterns in the Town of Lowell and the extra-territorial area illustrate not only trends in housing growth but also in the problems of incompatible land use.

As Tables 3, 4, and 5 illustrate, there are relatively few areas without some form of deteriorated housing. Study Area 2 (See Map #2) has the highest concentration of deteriorated and blighted housing with 59 units. This area also has a high concentration of industrial development with concentrations of "mill housing" that have become deteriorated. This type of development is typical to the area due to the traditional mill-owned housing surrounding the textile plants. The homes in the Oakland Street and Clay Street area represent this type of development. The streets are narrow, the homes small and built on small lots. In the past few years, the mills have found that the maintenance of these units is no longer beneficial to the mills' operation and maintenance has been reduced and deterioration has set in.

This type of trend can be seen throughout the towns and cities of Gaston County where the textile industry has owned or presently maintains this form of housing. It will take a mutually acceptable program between the town and the mills to conserve this type of housing. The housing provides a valuable source of low cost housing and a rehabilitation program should be initiated to conserve these units before blight makes it economically infeasible to preserve this form of housing stock.

In recent developments of land, the impact of certain types of land uses were not adequately studied prior to rezoning of the property. This is evident in Study Area 1 on Oakland Drive where a steel fabrication industry was developed in an areas that is predominately residential. This neighborhood consists of modest homes on a gravel road, and the presence of a heavy industry that generates a large volume of heavy trucks and equipment has not been conducive to preserving the residential character of the area. The steel company has not provided adequate buffering or landscaping between the two incompatible uses and, therefore, has had a negative impact upon the neighborhood. This development also establishes a precedent for future land use in the area. There is open land on the east side of the street and it is unlikely that it could be developed for single family residential use due to the presence of an adjoining industry. In terms of future development, it also would not be advisable to develop this area for industry because this would compound the negative impact upon the existing neighborhood. The land will probably remain vacant due to this development and will not be developed.

To further illustrate the impact of incompatible land uses, the location of the oil storage facility on South Main Street and Henderson Street in Study Area 3 creates a negative impact on both residential and commercial development. This area abuts a residential area and also the Central Business District. In terms of residential development, the oil storage yard creates higher traffic volumes and is not adequately buffered from the residential areas, thus creating an industrial land use that dominates the area. In terms of commercial land use, Lowell has relatively little available open land for expansion of the Central Business District. One of the few areas for potential expansion was in Study Area 3 on South Main Street between Branch Street and the railroad and between Henderson and the Town Hall. The presence of an isolated industrial use in the center of this area that has no buffering from the other existing uses infringes upon the potential development of this area for either commercial or residential land use.

This type of incompatible land use also has extended into Study Area 5 on Robinson Street where mini-warehouses and an auto repair garage have been established. There is an adjoining light industrial use located to the west of the area, and a small creek had buffered this industrial use from the Robinson Street neighborhood. The land to the east of the creek was also allowed to be developed for industrial use, and there has been little consideration given to buffering or landscaping. If any further industrial development is allowed in this area, buffering should be strictly enforced in order to lessen the impact on this neighborhood.

In relation to the deteriorated and blighted housing in the community, the Town of Lowell has initiated a Community Development Program to upgrade blighted neighborhoods. The Town has actively rehabilitated homes in the South Main Street area on West Kenworthy Avenue and the East Kenworthy Avenue area. The program is comprehensive in nature providing rehabilitation grants, upgraded water lines, curb and gutter, and sidewalks. The is a 7 acre park planned for the area and continued community facility improvements. The impact of this program has been positive in alleviating blight and stabilizing existing residential areas. It is further planned that this program will be

expanded to include the Oakland neighborhood in Study Area 2. It is further recommended that the Town of Lowell consider annexation of the Oakland area that lies outside the town limits. Water service is provided on a limited basis and sewer service is also needed. This area has become densely populated and is in need of the Town's municipal services.

In terms of future residential development, the Town should place special emphasis on Study Areas 1, 10, and 6. Lowell has relatively few areas to expand due to adjoining communities planning jurisdictions abutting the town and the physical boundary of the South Fork River to the North. Study Area 10 is relatively sparsely populated and has the most rugged terrain. However, the new school is planned for this area and should stimulate residential development. This area lacks adequate water and sewer and should be planned for residential development.

Study Area 6 abuts the McAdenville city limits and is primarily residential in character. The area is dominated by single family homes and the major access is Ford Road. This area also has two apartment buildings with 32 apartments and is not compatible with the existing residential land use. These apartments lack adequate buffering and landscaping. This type of development violates the intent of the district and should not be expanded in this area. There are presently 3 mobile homes in the area and this use should not be expanded as they are not compatible with the single family residences in the area.

There is only minor deterioration in Study Area 6 with 3 units and 1 dilapidated unit. The dilapidated unit has been condemned by the Town because this portion of the Study Area now lies within the town limits of Lowell. In terms of future development, the single family residential character of the area should be conserved.

Study Area 1 has mixed uses of residential development, neighborhood business, and industrial development. A large tract has been programmed for industrial development with adequate provisions for buffering from existing residential land uses. In terms of future residential development, the section of this Study Area most suitable for residential development lies to the northeast of North Main Street toward Spencer Mountain. This area is within a short distance of the existing water and sewer lines and could support medium density residential growth. This area has been programmed for medium density residential growth as illustrated on the Land Development Plan Map.

Lowell was originally designed with the concept of preserving neighborhood identity and developing commercial and industrial areas to be buffered from the community's living environment. This concept is evident in many of the tree lined residential areas that provide a quiet living environment. This concept should be revitalized through careful analysis of the impact of future development of land. One of the main problems has been the lack of a general guide for growth in which the Town Board and Planning Board could review before land use changes were made. It is the intent of this study to provide such a guide and to assist the community in developing a comprehensive approach to future development.

This guide for residential and all land uses will become more important as development occurs, primarily because of the limited amount of open land available for development. In order to maximize the use of this land and insure future growth, more emphasis will have to be placed on compatibility of land uses and the enforcement of land use controls, i.e., zoning, subdivision regulations, and other municipal ordinances.

TABLE 10

HOUSING CONDITIONS BY STUDY AREAS

Condition	CBD	Municipal Study Areas 1	2	3	4	5	Total Town Limits
Standard	2	203	211	104	361	115	996
Deteriorating	4	1	57	8	16	9	95
Dilapidated	-	8	2	4	2	-	16
TOTAL	6	212	270	116	379	124	1107

Condition	Extraterritorial Study Areas 6	7	8	9	10	Total Extra-terri-torial
Standard	89	24	34	58	6	211
Deteriorating	3	17	-	-	-	20
Dilapidated	1	7	-	3	-	11
TOTAL	93	48	34	61	6	242

Source: Division of Community Assistance Field Survey, October 1976.

CHAPTER IV

HOUSING ASSISTANCE NEEDS

Based on data collected in the Housing Conditions Survey, 1970 Census, and Building Inspection Records - Updated June 1977 and a Minority Households Survey conducted in 1976, the following tables illustrate the housing assistance needs of Lowell. This data also is the basis for the adopted Housing Assistance Plan submitted to the Department of Housing and Urban Development as required when the Town of Lowell submitted their application for Housing and Community Development Block Grant funds.

TABLE 11

	STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE	ALL HOUSEHOLDS			
		Total	Elderly or Handicapped (1-2 persons)	Family (4 or less persons)	Large Family (5 or more persons)
	(a)	(b-1)	(b-2)	(b-3)	(b-4)
1	A. OWNER HOUSEHOLDS (Excluding displacees)	73	36	26	11
2	B. RENTER HOUSEHOLDS (Excluding displacees)	106	30	53	23
3	C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (Sum of lines C1 and C2)	4	1	3	0
4	1. Owners	4	1	3	0
5	2. Renters	0	0	0	0
6	D. ADDITIONAL FAMILIES EXPECTED TO RESIDE IN COMMUNITY (Sum of lines D1 and D2)	21	3	13	5
7	1. As a result of planned employment	3	0	2	1
8	2. Already employed in locality	18	3	11	4
9	E. TOTAL HOUSING ASSISTANCE NEEDS (Sum of lines A, B, C, and D)	204	70	95	39
10	PERCENT OF TOTAL	100%	34%	47%	19%

TABLE 11 - continued

	STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE	ALL FEMALE-HEADED HOUSEHOLDS			
		Total	Elderly or Handicapped (1-2 persons)	Family (4 or less persons)	Large Family (5 or more persons)
	(a)	(c-1)	(c-2)	(c-3)	(c-4)
1	A. OWNER HOUSEHOLDS (Excluding displacees)	9	2	5	2
2	B. RENTER HOUSEHOLDS (Excluding displacees)	22	6	11	5
3	C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (Sum of lines C1 and C2)	1	0	1	0
4	1. Owners	1	0	1	0
5	2. Renters	0	0	0	0
6	D. ADDITIONAL FAMILIES EXPECTED TO RESIDE IN COMMUNITY (Sum of lines D1 and D2)				
7	1. As a result of planned employment				
8	2. Already employed in locality				
9	E. TOTAL HOUSING ASSISTANCE NEEDS (Sum of lines A, B, C, and D)	32	8	17	7
10	PERCENT OF TOTAL				

TABLE 11 - continued

	STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE	ALL MINORITY HOUSEHOLDS			
		Total	Elderly or Handicapped (1-2 persons)	Family (4 or less persons)	Large Family (5 or more persons)
	(a)	(d-1)	(d-2)	(d-3)	(d-4)
1	A. OWNER HOUSEHOLDS (Excluding displacees)	38	20	12	6
2	B. RENTER HOUSEHOLDS (Excluding displacees)	30	11	14	5
3	C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (Sum of lines C1 and C2)	3	1	2	0
4	1. Owners	3	1	2	0
5	2. Renters	0	0	0	0
6	D. ADDITIONAL FAMILIES EXPECTED TO RESIDE IN COMMUNITY (Sum of lines D1 and D2)				
7	1. As a result of planned employment				
8	2. Already employed in locality				
9	E. TOTAL HOUSING ASSISTANCE NEEDS (Sum of lines A, B, C, and D)	71	32	32	11
10	PERCENT OF TOTAL				

11	BENCEKE DO NOWT				
3	E' IDEVT HOUSING PRESERVANCE	14	35	22	17
8	J' [illegible]				
5	T' [illegible]				
8	D' [illegible]				
2	S' [illegible]	0	0	0	0
7	I' [illegible]	2	1	3	0
3	C' HOUSEHOLDS EXPERIENCE AN	3	1	3	0
3	B' SERIOUS HOUSEHOLDS	20	11	14	2
1	A' OBVIOUS HOUSEHOLDS	32	30	11	8
	(*)	(q-1)	(q-2)	(q-3)	(q-4)
	RECEIVING PERSISTANCE BAYLEY OF HOUSEHOLDS	[illegible]	(q-3 DEFICONS) DEPRICIATED (TIBELTA OF [illegible])	DECIONS) (4 OF THEM DEMOT).	DEFICONS) (2 OF THEM [illegible] TIBELTA [illegible])
		SOLDIERS VOLUNTARY HOUSEHOLDS			

EXHIBIT II - CONTINUED

CHAPTER V

NON-ASSISTED HOUSING NEEDS OF CURRENT AND PROSPECTIVE POPULATION

The following projections were made using the information presented in the preceding sections and trends that have been established locally, regionally, statewide and nationwide. Population projections were made using the N. C. Department of Administration - Division of State Budget and Management 1976 population estimates of 3660 as a base. In projecting the future population of Lowell, the following assumptions were made:

Development will occur on existing vacant land.
Development will follow existing zoning densities.
No annexations are considered for purposes of the housing element.

Using these assumptions, it was determined by the year 1990, with all the vacant land developed within the present municipal boundaries, Lowell's population will increase by approximately 825 people, from 3660 in 1976 to 4485 by 1990. These projections are for the existing town limits. If the town should pursue an agressive annexation program, these projections would prove to be too modest.

Based on an average family size of 3.24 people, it is projected that the following unassisted housing needs will be expected by the year 1990.

TABLE 12

UNASSISTED HOUSING NEEDS

1976 - 1990

Year	Additional Number of Unassisted Units
1980	72 units
1990	182 units
TOTAL Needed by 1990	254 units

Source: Division of Community Assistance, 1978.

SUMMARY OF GAP BETWEEN EXISTING AND PROJECTED HOUSING SUPPLY AND NEEDS

Based on the preceding projections, the most immediate conclusion to be drawn is that the gap between existing and projected housing supply and needs is not unobtainable. In order to meet the 1980 housing needs of Lowell, 72

units will have to be added to the existing housing stock. Over the entire planning period of twelve years, 254 housing units will need to be added to the housing stock to accommodate the projected population increases. To meet these needs will require sound planning and the gradual improvement of municipal services to encourage in-town development. This will necessitate prudent expansion of water and sewer services, adherence to the adopted land use controls and expansion of commercial and industrial diversification to attract in-town development.

CHAPTER VI

HOUSING ACTION PLAN

In order to adequately address the housing needs of the Lowell Planning Area, a plan of action must be devised. This plan should have an overall goal, certain measurable objectives, recommendations for meeting these objectives, and an evaluation procedure.

HOUSING GOAL

To promote the realization of a safe, decent, sanitary, and affordable home for all area residents.

ESTABLISHMENT OF OBJECTIVES

Once the housing goal has been established, a means of achieving this goal is to establish objectives. These objectives have been developed as correlated with the components of the existing land use, the proposed land development plan, and the present market of housing in Lowell. These objectives should not remain static, but should be reviewed and updated as additional data becomes available.

HOUSING OBJECTIVES

1. To encourage sound planning programs which reflect recognized housing needs.

2. To encourage the adoption of sound land use planning and control programs, including zoning and subdivision regulations (which are designed to minimize land use conflicts and unnecessary public investments in services and facilities) and recognize local planning problems and objectives.

3. To actively encourage citizen involvement by establishing a housing advisory committee representative of the entire planning area.

4. To promote the removal of dilapidated housing and the conversion of the vacant land to new residential land use.

5. To promote the conservation and rehabilitation of existing housing stock.

6. To encourage participation from the private sector and non-profit housing groups in the construction, rehabilitation and operation of low to moderate income housing.

7. To develop counseling and educational services to improve the social and economic status of households.

economic drain of nonsupport.

1. To qualify commercial and agricultural areas to relieve the social and

modernize income portion.

Alonge in the construction, road rehabilitation and maintenance of low to

2. To encourage participation from the private sector and non-profit portions

3. To promote the conservation and rehabilitation of existing housing stock.

Assure land to new development land use.

4. To promote the reduced, or distributed population and the conservation of the

agricultural communities-subcommunities of the surrounding area.

5. To activate economic citizen-involvement in development a population.

and institutions and technical financial programs and officials.

To encourage the adoption of some land use financial and control programs.

5. including zoning and application regulations (which are designed to mini-

mize land use conflicts and unnecessary impile requirements to achieve

and technical assistance.

1. To encourage some financial programs which reflect recommended housing

HOUSING OBJECTIVES

1. To qualify commercial and agricultural areas to relieve the social and economic drain of nonsupport.

modernize income portion.

2. To encourage participation from the private sector and non-profit portions Alonge in the construction, road rehabilitation and maintenance of low to

3. To promote the conservation and rehabilitation of existing housing stock.

Assure land to new development land use.

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To encourage the adoption of some land use financial and control programs.

5. including zoning and application regulations (which are designed to mini-

mize land use conflicts and unnecessary impile requirements to achieve

and technical assistance.

1. To encourage some financial programs which reflect recommended housing

HOUSING OBJECTIVES

ESTABLISHMENT OF OBJECTIVES

make the housing goal has been established a means to achieve this

Goal is to encourage objectives. These objectives must have been developed

correlated with the commonness of the existing land use. The process

development plan, and the planner must be trained in housing to formulate these objec-

tives and provide for remedial action. Not objectives should be reviewed and revised as appro-

priate. Goal will become variable.

HOUSING GOAL

To promote the rehabilitation of a safe, decent, sanitary and adequate

home for all area residents.

To promote the conservation and rehabilitation of existing housing stock.

To promote the reduced, or distributed population and the conservation of the

agricultural communities-subcommunities of the surrounding area.

To activate economic citizen-involvement in development a population.

and technical assistance.

To encourage the adoption of some land use financial and control programs.

To orient to expansion sequence the population needs of the local planning

area. a plan to achieve such an objective. This plan should have to achieve

Goal. certain measurable objectives. Implementation for meeting these objec-

tives and be evaluated periodically.

8. To encourage State and Federal agencies to implement additional related housing programs specifically designed for small cities.

9. To encourage developers to build an adequate mix of types, sizes and values of housing units.

RECOMMENDATIONS FOR IMPLEMENTING THE HOUSING ACTION PLAN

After the establishment of housing objectives, a set of recommendations for meeting these objectives is appropriate.

1. The Town is urged to inventory existing neighborhood conditions to use as documentation to plan for providing needed improvements. All subsequent plans should then be developed with the preservation of existing neighborhoods and the elimination of blight as the primary goal.

2. The Town will constantly review its Land Development Plan to insure proper adherence to the development proposals.

3. The Town will actively pursue all existing and future Community Development and Public Improvement grants and programs.

4. The Town will use A-95 review and comment to insure consistency of planned activities with local and regional plans and objectives.

5. The Town should establish a Housing Authority and apply for Section 8 Housing funds to rehabilitate deteriorated existing mill housing and make the housing available to low income families.

6. The Town should staff a position of minimum housing code enforcement officer who also would act as a coordinator for administering a community development program.

EVALUATION CRITERIA

Many of the proposed activities and objectives are not quantitative; but there are certain criteria that can be established by the Town to monitor the effectiveness of a housing program. Periodic surveys of neighborhoods can identify signs of deterioration and steps can be taken to stop the spread. Citizen participation can be monitored for signs of increasing or decreasing community involvement in the planning process.

The adoption and implementation of additional planning documents that recommend activities consistent with the adopted housing plans is a sign of a commitment to the housing goals outlined and a desire for continuity in the planning program. The adoption and implementation of current housing codes and regulations is the key to implementing an effective housing program.

These and other criteria should be used by the Town's legislative, executive and advisory branches to evaluate the effectiveness of the Housing Action Plan.

EVALUATION CRITERIA

Many of the problems mentioned above are not documented; and different criteria must be established for the task to evaluate the effectiveness of a planning process.

1. The team should be able to transfer the experience to other problems.

2. The team should establish a hierarchy of goals and objectives and make the planning available to the decision makers.

3. The team should develop a methodology for generating alternatives and evaluating them with respect to the goals and objectives.

4. The team will use A-95 review and comment as the means of obtaining local and regional bias and objectives.

5. The team will consider the long development plan as a means of obtaining support and cooperation of the business community.

6. The team should be able to demonstrate a positive relationship between the implementation of the development plan and the improvement of the business community.

7. The team is asked to investigate existing neighborhood conditions as part of the development process.

8. To encourage state and federal agencies to implement rational criteria for assessing grants.

9. To encourage development to build an equitable mix of taxes and services.

RECOMMENDATIONS FOR DETERMINING THE HOUSING POLICY PLAN

After the establishment of planning objectives, a set of recommendations for meeting those objectives is appropriate.

1. The team is asked to investigate existing neighborhood conditions as part of the development process. All neighborhood bias should be developed with the participation of citizens and the elimination of blight as the business community.

2. The team should establish a hierarchy of goals and objectives for section 8 housing.

3. The team will develop a methodology for generating alternatives and evaluating them with respect to the goals and objectives.

4. The team will use A-95 review and comment as means of obtaining local and regional bias and objectives.

5. The team will consider the long development plan as means to obtain support and cooperation of the business community.

6. The team should be able to demonstrate a positive relationship between the implementation of the development plan and the improvement of the business community.

7. The team is asked to investigate existing neighborhood conditions as part of the development process.

8. To encourage state and federal agencies to implement rational criteria for assessing grants.

9. To encourage development to build an equitable mix of taxes and services.

CHAPTER VII

HOUSING ELEMENT COMPLIANCE

The following components of this housing element promote the realizations of the goals of a decent home and suitable living environment for the citizens of the Lowell Planning Area.

ASSUMPTIONS AND STATISTICAL BASES

The assumptions relative to housing in the Lowell Planning Area are that the area will have modest growth inside the town limits. The population in the town will continue to grow from a 1970 population of 3,307 to a projected population of 4,175 in the year 1990. Lowell adopted a comprehensive planning program in 1976 and has continued to utilize this tool for effective management. The present studies that have been completed which support this housing study include a Land Use Survey, a Land Development Plan, an updated zoning ordinance, subdivision regulations, and a minimum housing code. Local input and policies recommended by the Lowell Planning Board are valuable goals and illustrate the community's commitment to improved development of the town.

There are no inconsistencies in the Land Development Plan and Housing Element. The Town of Lowell, while enjoying a modest increase in population, illustrates both economic and social stability. The town presently lacks the public resources for a total renewal and redevelopment program but has allocated resources consistently for the improvement of the community. The Land Development Plan, adopted in this last fiscal year, recommends specific uses for the land in the Planning Area and is consistent with existing land uses, transportation plans, and community development activities.

FAIR HOUSING PROVISIONS

The land use and housing survey conducted in 1976 found that certain indices of blight tended to be found in certain areas. Causational factors could be attributed to low income, some mill owned housing, and certain urban deficiencies. In the field survey which preceded this report, there did not appear to be discrimination in policies by the governing bodies or private business. A realistic conclusion is that low income and housing development patterns rather than discrimination is more closely associated with substandard housing for all races. To alleviate the current and future housing problems, the town is pursuing a community goal of improving community facilities, clearance of dilapidated housing and blighted structures, the establishment of a Housing Authority, and is seeking commercial expansion. The pattern of such planning is non-discriminatory and should benefit all income groups fairly and equitably.

PRESERVATION OF EXISTING NEIGHBORHOODS

A planned expansion of water and sewer facilities should improve the status of housing by encouraging renovation and new building. Enforcement of the Subdivision Regulations, Zoning Ordinance, and other codes related to the safety and welfare of the citizens will tend to eliminate blight and encourage a higher level of home ownership through subsequent purchases of newer homes and by encouraging renovation of substandard units.

COORDINATION OF HOUSING POLICIES AND PROCEDURES

In the Land Development Plan, the general pattern of planned development and growth can be seen. The philosophy is to encourage the conservation of existing areas of residential, commercial, and industrial growth and to offer incentives for renewal and redevelopment in the form of areas planned for high residential density and suitably placed zones for industrial and commercial expansion. Thus, all of the above-mentioned uses are consistent and must be well coordinated within the community.

Rehabilitation of basically sound neighborhoods which show signs of deterioration or neglect must be undertaken to insure proper development in accordance with the Land Development Plan. The usefulness of certain existing structures can be improved. Due to the lack of open land available for residential development in the corporate limits, the town must maximize the use of existing housing stock and scattered small parcels of vacant land. Spot clearance of dilapidated buildings in rehabilitation areas should be initiated to remove blighting influences.

GENERAL PLAN OF ACTION

The housing element specifies broad goals and annual objectives in measurable terms. It includes programs designed to accomplish these objectives and procedures and activities to determine whether the objectives are being met. In developing these goals, objectives, and programs, the following actions have been accomplished:

1. The assumptions and statistical bases upon which the Zoning Ordinance and Land Development Plan were written have been taken into account and incorporated into this housing element.

2. An analysis of the fair housing policies and lack of discrimination has been included.

3. Plans and policies which will encourage the preservation of neighborhoods have been explained.

To meet the requirements of the Housing Element, the following overview of data contained in other parts of this report is briefly summarized.

SUMMARY OF HOUSING PLANS

The four broad goals which are general requirements of this housing element are:

1. A decent home for all residents of Lowell and the one mile extraterritorial area.

2. A clean and healthful environment for all.

3. Maintenance of financial stability and prudent management of government programs involving expenditures.

4. A safe environment for all.

CHAPTER VIII

ANNUAL OBJECTIVES TO MEET HOUSING GOALS

FISCAL YEAR 78/79 (PROGRAM YEAR ONE)

Objectives

1) To gain an exemption from the Farmers Home Administration in order to receive financing for moderate cost housing. (Lowell presently cannot receive financing due to the town being classified as urban because of the close proximity to Gastonia.)

2) Establish a Housing Authority in order to obtain assisted housing for the elderly, handicapped, and low income.

3) Seek technical assistance in the areas of housing, land use, transportation, and utility extension.

4) Undertake the preparation of an annexation study.

FISCAL YEAR 79/80 (PROGRAM YEAR TWO)

Objectives:

1) Continue technical assistance.

2) Establish a town-wide minimum housing code enforcement program.

3) Establish a development committee to seek the private sector's assistance in providing housing.

4) Examine Town Administration policies to remove any barriers to meeting housing goals.

5) Actively seek Federal and State assistance in housing programs.

FISCAL YEAR 80/81 (PROGRAM YEAR THREE)

Objectives:

1) Continue previous years' housing efforts.

2) Review and update housing studies.

3) Complete projects begun in previous years.

2) Complete projects begun in previous years.

3) Master new objects programming skills.

1) Continue bit-zone level, pointer efforts.

OBJECTIVES:

DISCUT AREA 88\89 (PROGRAM AREA TWO)

2) Actively seek respect and grade assistance in pointing problems.

   mastery pointing logic.
4) Examine your administration policies to remove any perceive to

   assistance in pointing pointing.
3) Establish a reactionary committee to seek the private sector's

2) Establish a round-table maximum pointer code enforcement program.

1) Continue technical assistance.

OBJECTIVES:

DISCUT AREA 87\88 (PROGRAM AREA ONE)

4) Indicate the beginning of an enforcement strategy.

   portation' and critical extension.
3) Seek continued assistance to the areas of pointing' land use' trans-

   for the criteria' inadequacy' and low income.
2) Establish a definite priority in order to optimize assessed monetary

   because of the close proximity to (Sacramento).
   cannot receive financing due to the room point classified as urban
   to receive financing for concerns some pointing. (Tommy Brown)
1) To help in assistance from the issues from administration in order

OBJECTIVES

DISCUT AREA 86\87 (PROGRAM AREA ONE)

SUMMARY OBJECTIVES TO MEET HOUSING GOALS

CHAPTER XIII

APPENDIX A

AVAILABLE HOUSING ASSISTANCE

In the preceeding chapters, it has been demonstrated that the need for housing assistance exists in the Town of Lowell. The following section offers an outline of available programs that will aid in meeting the need for improved housing.

Housing assistance for low and moderate income families is currently available through the Department of Housing and Urban Development and the Department of Agriculture through the Farmers Home Administration. The Housing and Community Development Act of 1974 reformed and consolidated a number of housing assistance programs for low and moderate income families, including the new Section 8 housing assistance payment (HAP) program; the traditional public housing programs; the Section 235 home ownership assistance program; the Section 236 multi-family rental program; the Section 202 direct loan program for elderly housing; and the FHA rural housing program. Each is briefly described below.

SECTION 8 HOUSING ASSISTANCE PAYMENT PROGRAM (HAP)

Section 8, Title II of the Housing and Community Development Act of 1974 replaces the previous "Section 23 Program" and authorizes assistance on behalf of eligible persons occupying new, substantially rehabilitated, or existing rental units through assistance payment contracts with owners (who may be private owners, cooperatives, or public housing agencies).

Eligible persons are those who, at the time of initial renting of units, have total annual family incomes not in excess of 80 percent of area median income, but the Secretary of HUD may establish higher or lower income ceilings if he finds such variations necessary because of prevailing levels of construction costs, unusually high or low family incomes, or other factors. Major program administration is vested in the Secretary of HUD who can contract directly with owners or prospective owners who agree to construct or substantially rehabilitate housing.

The amount of assistance provided with respect to a unit will be an amount equal to the difference between the established maximum rent for the unit and the occupant's required contribution to rent. Aided persons will be required to contribute not less than 15 nor more than 25 percent of their total income to rent, with the Secretary of HUD authorized to establish required contribution levels (taking into consideration the extent of medical or other expenses incurred by the persons). For persons with exceptional medical or other expenses, the required contribution level will be statutorilly fixed at 15 percent of the total income. Assistance is specifically made available for congregate living arrangements, cooperatives, and, in accordance with regulations to be issued, in Section 202 projects for the elderly and the handicapped.

TRADITIONAL PUBLIC HOUSING

Section 7, Title II of the Housing and Community Development Act of 1974 provides that public housing agencies may utilize up to ten percent of the funds available to them under the Section 202 program for the elderly and the handicapped to provide congregate housing. The term "congregate housing" is defined as low-income housing (1) in which some or all of the dwelling units do not have kitchen facilities and (2) connected with which there is a central dining facility to provide wholesome and economical meals for persons who are elderly, developmentally disabled, handicapped, or displaced.

SECTION 235 AND 236 PROGRAMS

The newly reformed 235 home ownership and 236 multi-family rental housing provides assistance to individual home purchasers and private, non-profit cooperative housing sponsors for existing housing and new production, FHA mortgage insurance and federal interest rate reduction payments. Additional assistance payments to sponsors for very low income families (families unable to afford basic rent within 25 percent of their family incomes) are also available under the Section 236 program. Although this section has been extended, the funds have been impounded, making the program ineffective at the present time, but there has been increased pressure by many communities to reinitiate the program.

SECTION 202 PROGRAM FOR THE ELDERLY AND THE HANDICAPPED

This section of the new law provides for direct federal loans for non-profit, limited dividend and local public agencies desiring to own and operate special design projects for housing the handicapped or the elderly. Loans are made at the Treasury borrowing rate, plus administrative costs. The program specifically includes developmentally disabled persons. Tenants in Section 202 projects are also eligible for subsidized rents through the HAP program.

SECTION 312 REHABILITATION LOANS

Section 312 of the new Act provides for direct loans to owners to rehabilitate their residential property or to an owner and/or tenants to rehabilitate non-residential property at an interest rate not to exceed three percent. The maximum loan amounts permitted for residential property cannot generally exceed the cost of improvement or $12,000.

RURAL HOUSING PROGRAM

The Secretary of Agriculture through Farmers Home Administration administers four rural housing programs, including Section 502, Section 504, Section 515, and Section 516 housing programs. Similar in design to the FHA

235 programs, Section 502 provides subsidies and low interest loans to individuals interested in single family home construction. Since the program is administered by the Farmers Home Administration, the development must occur in a city of 20,000 people or less, and the sponsor must have been refused a loan by other loan agencies. Section 504 provides rehabilitation loans and grants to individual owner or public agency for minor improvements on existing single family rural homes and farms. Section 516 provides domestic and farm labor loans and grants to farm owners, associations of farmers, non-profit organizations, and public agencies. The loans are insured by the Secretary of Agriculture while the direct federal assistance grants will cover up to 90 percent of the housing development costs.

CONCLUSION

The information and recommendations presented in this comprehensive planning element are those that are both needed and warranted to alleviate current and potential housing related problems in the Lowell Planning Area. Any related program of implementation must be designed so as to be compatible with local policies, goals, objectives, and resources. Success will be dependent upon commitment and effort. The task will not be easy, but it can be accomplished.

APPENDIX B

HISTORICAL PRESERVATION ASSESSMENT

The policies and objectives of the Housing Element have several beneficial impacts on historic structures and sites. The Element emphasises conservation of areas, including the rehabilitation of older structurally sound units. This will enhance the preservation of units that are historically significant in Lowell. Because of their unique and irreplaceable nature, existing structures listed in the National Register of Historic Places should be preserved as closely as possible to their original configuration and design.

The recommendations for code enforcement and rehabilitation within the element will have a beneficial effect where improvements required by law or as part of a rehabilitation program can be made without destroying or jeopardizing the historical characteristics or significance of the structure.

However, when such improvements cannot be made without jeopardizing the historical characteristics or significance of the structure or such characteristics or significance is completely disregarded in the action, then the effect could be adverse.

There are, however, no adverse effects on historic sites which cannot be avoided. In reference to the above adverse effect, it can be avoided in the case of enforcement of minimum structural safety standards by amendment of North Carolina State Building Codes to exempt historic structures or to treat them in a special manner which would recognize and attempt to preserve their historical significance. This is not to disregard the safety and welfare implications that could result by not making required improvements on occupied historic sites. Rather, it will be an attempt to recommend special consideration and, if necessary, special requirements to insure that both safety requirements and minimum standards are met without jeopardizing the unique design, construction, and significance of the historical structures.

Minimum housing codes are not subject to Building Code Council approval and Lowell should modify their Minimum Housing Code to exempt historic structures or to treat them in a special manner compatible with their historic significance.

In the case of rehabilitation and clearance or demolition, Lowell has the option of adopting permit insurance procedures and special zoning districts which would prohibit the alteration or destruction of significant historic structures.

Alternatives to the recommendations of the Lowell Housing Element are discussed in the Environmental Assessment.

If the proposals contained in the Lowell Housing Element are implemented, the impact on the long term maintenance and enhancement of National Register

properties should be favorable. The element calls for strong conservation activities which, with the safeguards discussed, should enhance the continued existance of many historic structures and sites.

The goals, policies, objectives of the Lowell Housing Element are consistent with the following State and Federal controls.

Federal Controls

National Historic Preservation Act, 1966
Historic and Archaeological Act, 1974
Community Development Act of 1974
(Environmental Review Procedure)
Procedures for the Protection of Historic and Cultural Properties
(36 CFR 800)
Comprehensive Planning Assistance Program (701) as amended by 93-383

North Carolina Controls

Protection of Properties on the National Register (GS 121-12(a))

This assessment was made available to the public during all deliberations leading to adoption.

PROPERTIES LISTED ON THE NATIONAL REGISTER OF HISTORIC PLACES

None.

APPENDIX C

ENVIRONMENTAL ASSESSMENT STATEMENT

ABSTRACT

This Housing Plan for Lowell, North Carolina, outlines the town's plans for housing development in accord with the Land Development Plan. The first three sections are devoted to a discussion of the goals and objectives of the citizens of the Lowell Planning Area and analyses of the factors affecting development--i.e., housing supply, conditions, assistance needs, and future needs. This plan is based upon the goals and objectives of the citizens, governing body, and administration and an analysis of those affecting elements and/or factors previously stated.

The fourth section is a discussion of viable means and methods of implementing the recommendations included in the plan. Numerous effectuating devices are available and are included in the implementation section.

ENVIRONMENTAL EFFECTS

Beneficial Effects

1. Preservation of open space, passive recreational, and agricultural land uses in areas subject to periodic flooding and where permanent urbanization would be detrimental to the Planning Area's physical, social, and economic well-being is encouraged.

2. High density development and activities generating large volumes of traffic are located on or adjacent to existing major transportation routes and facilities, such as N.C. 74, to deter traffic volume increases in residential areas.

3. Development is designed to preserve and/or create completely integrated neighborhood units free from the influence and encroachment of incompatible uses and to offer diversified housing types.

4. Paving of local streets and construction of sidewalks is encouraged to provide a cleaner, healthier, and safer environment for the residents, as well as to prevent or control sedimentation and soil erosion.

5. Renovation and redevelopment of business establishments within the Central Business District (CBD) are encouraged, thus lessening the demand for acquisition of large tracts of land for development purposes within the planning area.

6. Stricter enforcement and updating of the present zoning ordinance is advocated to insure that future development will occur in accordance with the plan and the town's capabilities to provide personnel to perform such duties.

APPENDIX C

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ENVIRONMENTAL EFFECTS

Beneficial Effects

1. Preservation of open spaces, passive recreational, and agricultural land uses in areas subject to periodic flooding and where permanent urbanization would be detrimental to the Planning Area's physical, social, and economic well-being is encouraged.

2. High density development and activities generating large volumes of traffic are located on or adjacent to existing major transportation routes and facilities, such as N.C. 70, to deter traffic volume increases in residential areas.

3. Development is designed to preserve and/or create completely integrated neighborhoods with a free flow the influence and encroachment of incompatible uses and to offer diversified housing types.

4. Paving of local streets and construction of sidewalks is encouraged to provide a cleaner, healthier, and safer environment for the residents, as well as to prevent or control soil erosion and air pollution.

5. Rehabilitation and redevelopment of business establishments within the Central Business District (CBD) are encouraged, thus lessening the demand for acquisition of large tracts of land for development purposes within the planning area.

6. Strictest enforcement and updating of the present zoning ordinance is advocated to insure that future development will occur in accordance with the plan and the town's capabilities to provide personnel to perform such duties.

7. Adverse environmental effects such as pollution (air, water, and noise and odors) are being considered and minimized where possible through the recommended use of buffers and utilization of emission equipment for industries locating in the planning area as approved by the Department of Natural Resources and Community Development, Division of Environmental Management.

Adverse Effects

Minimal adverse environmental effects are envisioned by implementing the recommendations proposed in this Housing Plan. Indubitably, the newly proposed developments, though designed in accordance with sound planning principles and standards, will have some adverse effects on the environment. These effects are 1) a reduction and removal of some natural vegetation which will result in 2) an increase in rainwater run-off; 3) some urban congestion is likely to occur with the development of the downtown and multi-family development; and 4) the consumption of open space. However, any adverse effects will be minimized and offset by implementation of the comprehensive planning program's elements, resulting in controlled, directed, and orderly growth.

Alternatives

The alternatives to the proposed Housing Plan are simple, either no growth or uncontrolled growth. In the past, Lowell, to a large degree, has experienced moderate, but undirected, growth which has obvious disadvantages.

Reiterating the two alternatives, no growth will result in further "stagnation" of the town while uncontrolled, unplanned growth can result in untold permanent environmental damage and inefficient land use.

An evaluation of alternate solutions from an environmental viewpoint renders the proposed Housing Plan as most environmentally acceptable because it 1) maximizes environmental protection while improving the physical, economic and social environment; 2) encourages compatible land use, thereby following the growth patterns that presently exist; and 3) meets future housing needs and offers a strategy for providing diversified housing units for all socio-economic levels.

RELATIONSHIP BETWEEN SHORT-TERM USES OF THE ENVIRONMENT AND MAINTENANCE OF LONG-TERM PRODUCTIVITY

The plan proposes orderly and systematic growth which will encourage efficient land use and protection of natural features. Over a long period, some open space areas will be encroached by development; however, if efficiency is encouraged and utilized as implementation policy, this should be minimal.

IRREVERSIBLE AND IRRETRIEVABLE COMMITMENT OF RESOURCES

The conversion of agricultural and wooded land to urban uses cannot be reversed; however, a compact outward growth will mitigate the effects of the loss of the above lands in the Lowell Planning Area.

APPLICABLE FEDERAL, STATE, AND LOCAL CONTROLS

Federal Controls

National Environmental Policy Act of 1969
Land and Water Conservation Fund Act of 1964
Environmental Quality Act of 1970
Executive Order 11514, 1970
Executive Order 11593, 1971
Rural Development Act, 1972

State Controls

Water Use Act of 1967
Floodway Regulation
Planning and Regulation of Development, Chapter 160A, Article 19
Soil Conservation District Law, 1937
Sedimentation Pollution Control Act, 1973

Local Controls

Plan recommends intensive code enforcement.

MITIGATION

The adoption and use of the plan by public and private groups and participation by the citizenry will mitigate adverse environmental effects. Continued enforcement and updating of all planning reports will also assist the community in this regard.